

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Alexandria Division**

In re:)	
)	
Darnell Anthony Price)	
)	Case No. :20-10964-KHK
Debtor)	
)	
Address)	Chapter 13
3640 Briarwood Drive)	
Dumfries, VA 22026)	
)	
Last four digits of Social Security or Individual)	
Tax-payer Identification (ITIN) No(s): 6080)	

NOTICE OF OBJECTION TO CONFIRMATION

BMW Bank of North America has filed papers with the court to object to the confirmation of the Chapter 13 plan filed by Debtor.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the relief sought in the objection, or if you want the court to consider your views on the objection, then you or your attorney must:

- ☐ File with the court, at the address shown below, a written request for a hearing [or a written response pursuant to Local Bankruptcy Rule 9013-l(H)]. If you mail your request for hearing (or response) to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

U.S. Bankruptcy Court
200 S. Washington St.
Alexandria, VA 22314-5405

You must also mail a copy to:

Kelly Rae Gring
Tromberg Law Group, LLC
413 Stuart Circle, Suite 314
Richmond, VA 23220.

- ☐ Attend the hearing on the motion scheduled to be held on June 11, 2020, at 01:30 PM at United States Bankruptcy Court 200 S. Washington Street, Alexandria, VA 22314, Courtroom III, Alexandria, Virginia.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the objection and may enter an order granting that relief.

April 15, 2020

Signature, name, address and telephone number of person giving notice:

/s/ Kelly Rae Gring
Tromberg Law Group, LLC
413 Stuart Circle, Suite 314
Richmond, VA 23220
(561) 338-4101

Counsel for BMW Bank of North America

Certificate of Service

I hereby certify that on April 15, 2020, I mailed or electronically served a true copy of the foregoing Notice of Objection to: Darnell Anthony Price , 3640 Briarwood Drive , Dumfries, VA 22026; Thomas P. Gorman , Trustee, 300 N. Washington St. Ste. 400 , Alexandria, VA 22314; and Martin C. Conway , Counsel to Debtor, 12934 Harbor Drive , Suite 107 , Woodbridge, VA 22192.

/s/ Kelly Rae Gring
Kelly Rae Gring
Tromberg Law Group, LLC

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Alexandria Division**

In re:

Darnell Anthony Price

Case No. 20-10964-KHK

Debtor.

Chapter 13

OBJECTION TO CONFIRMATION

NOW COMES BMW Bank of North America and for its Objection to Confirmation to the Chapter 13 plan filed by Debtor herein states as follows:

1. That Debtor filed a petition for relief under Chapter 13 on March 31, 2020.
2. That BMW Bank of North America is the holder of a secured claim of Debtor secured by a purchase money security interest in a 2013 BMW 7 Series Sedan 4D 750Lxi AWD, VIN WBAYF8C55DD140161, as shown on the contract and proof of Title, attached hereto. The payoff was \$29,408.55 as of the date of the filing of this bankruptcy case.
3. That the plan states the Cramdown value of the vehicle to be \$15,925.00 and proposes to pay that sum as secured but according to the attached NADA estimate, the value of the vehicle is higher.
4. The Plan states an inadequate value for the Vehicle. The approximate value of the Vehicle is \$19,700.00 based on N.A.D.A. Used Car Guide's estimated value of the Vehicle. (A copy of the N.A.D.A. Guide for valuation of the Vehicle is attached hereto)
5. That for the above-stated reasons, the plan does not comply with the provisions of Section 1325 of the Bankruptcy Code, and the plan should not be confirmed.

WHEREFORE, BMW Bank of North America by and through its attorneys, objects to confirmation of the Debtor's proposed Chapter 13 Plan, and prays that Confirmation be denied and the case be dismissed, or, in the alternative, that this Chapter 13 case be converted to a Chapter 7 case

pursuant to 11 USC §1307(c).

BMW Bank of North America

/s/ Kelly Rae Gring
Kelly Rae Gring
Tromberg Law Group, LLC

Certificate of Service

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/s/ Kelly Rae Gring
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